Certificate Number: 12433-PAE-DE-034682975

Bankruptcy Case Number: 15-12053



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>July 18, 2020</u>, at <u>1:08</u> o'clock <u>PM EDT</u>, <u>Joan M. Buchter</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services, LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: July 20, 2020 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>